

<b>FORM B1</b>		<b>United States Bankruptcy Court Eastern District of Washington</b>	<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Sanford, Glenn L.		Name of Joint Debtor (Spouse) (Last, First, Middle): Baker, Gwendolyn Louise	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): aka Gwendolyn Louise Baker-Sanford	
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 5713		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 0811	
Street Address of Debtor (No. & Street, City, State & Zip Code): 1805 South 11th Avenue, #1 Yakima, WA 98902		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1805 South 11th Avenue, #1 Yakima, WA 98902	
County of Residence or of the Principal Place of Business: Yakima		County of Residence or of the Principal Place of Business: Yakima	
Mailing Address of Debtor (if different from street address): PO Box 626 Yakima, WA 98907		Mailing Address of Joint Debtor (if different from street address): PO Box 626 Yakima, WA 98907	
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: VanNoy Culpepper, 11565 Culpepper & Culpepper 601 N. 1st St., Ste A Yakima, WA 98901 ph: 509-457-2490	

**Information Regarding the Debtor (Check the Applicable Boxes)****Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad         |
| <input type="checkbox"/> Corporation              | <input type="checkbox"/> Stockbroker      |
| <input type="checkbox"/> Partnership              | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____              | <input type="checkbox"/> Clearing Bank    |

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed** (Check one box)

- |                                    |                                     |  |
|------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input checked="" type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 |  |
| <input type="checkbox"/>           |                                     |  |

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business      ☐ Business

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Assets**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Estimated Debts**

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Glenn L. Sanford & Gwendolyn Louise Baker	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: Eastern District of Washington	Case Number: 00-07136-13	Date Filed: 11-6-00	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

  

<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<b>Signatures</b> <b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X /s/ Glenn L. Sanford _____ Signature of Debtor X /s/ Gwendolyn Louise Baker _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) 10/13/05 _____ Date	<b>Exhibit B</b> ((To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X /s/ VanNoy Culpepper                      10/13/05 _____ Signature of Attorney for Debtor(s)                      Date
<b>Signature of Attorney</b> X /s/ VanNoy Culpepper _____ Signature of Attorney for Debtor(s) VANNOY CULPEPPER 11565 _____ Printed Name of Attorney for Debtor(s) Culpepper & Culpepper _____ Firm Name 601 N. 1st St., Ste A _____ Address Yakima, WA 98901 _____ 509-457-2490 _____ Telephone Number 10/13/05 _____ Date	<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date	_____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date _____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

**UNITED STATES BANKRUPTCY COURT  
Eastern District of Washington**

Glenn L. Sanford & Gwendolyn Louise  
Baker

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**Voluntary Petition Continuation Sheet**

<b>Prior Bankruptcy Case Filed Within Last 6 Years</b>		
Location Where Filed: Eastern District of Washington	Case Number: 03-02676-7 (Wife)	Date Filed: 3-26-03

Glenn L. Sanford &amp; Gwendolyn Louise Baker

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ►			0	

(Report also on Summary of Schedules)

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash	J	60
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of West Account	J	2
3. Security deposits with public utilities, telephone companies, landlords, and others.		Tenant Deposit	J	300
4. Household goods and furnishings, including audio, video, and computer equipment.		TV, Furniture, Appliances & Misc. Household Goods & Furnishings ( no one item exceeds \$500)	J	1,000
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtors' Clothing	J	300
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<b>22. Licenses, franchises, and other general intangibles. Give particulars.</b>	X			
<b>23. Automobiles, trucks, trailers, and other vehicles and accessories.</b>		Old Geo (1994?)	J	200
		Old Chevy Stationwagon	J	100
		Old Dodge Pick Up (1960's)	J	300
<b>24. Boats, motors, and accessories.</b>	X			
<b>25. Aircraft and accessories.</b>	X			
<b>26. Office equipment, furnishings, and supplies.</b>	X			
<b>27. Machinery, fixtures, equipment, and supplies used in business.</b>	X			
<b>28. Inventory.</b>	X			
<b>29. Animals.</b>	X			
<b>30. Crops - growing or harvested. Give particulars.</b>	X			
<b>31. Farming equipment and implements.</b>	X			
<b>32. Farm supplies, chemicals, and feed.</b>	X			
<b>33. Other personal property of any kind not already listed.</b>	X			
0 continuation sheets attached			Total ▶	\$ 2,262

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re \_\_\_\_\_  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☒ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash	(Husb) 11 U.S.C. 522 (d) (5) (Wife) 11 U.S.C. 522 (d) (5)	30 30	60
Bank of West Account	(Husb) 11 U.S.C. 522 (d) (5) (Wife) 11 U.S.C. 522 (d) (5)	1 1	2
Tenant Deposit	(Husb) 11 U.S.C. 522 (d) (5) (Wife) 11 U.S.C. 522 (d) (5)	150 150	300
TV, Furniture, Appliances & Misc. Household Goods & Furnishings ( no one item exceeds \$500)	(Husb) 11 U.S.C. 522 (d) (3) (Wife) 11 U.S.C. 522 (d) (3)	500 500	1,000
Debtors' Clothing	(Husb) 11 U.S.C. 522 (d) (3) (Wife) 11 U.S.C. 522 (d) (3)	150 150	300
Old Geo (1994?)	(Husb) 11 U.S.C. 522 (d) (2)	200	200
Old Chevy Stationwagon	(Husb) 11 U.S.C. 522 (d) (5) (Wife) 11 U.S.C. 522 (d) (5)	50 50	100
Old Dodge Pick Up (1960's)	(Wife) 11 U.S.C. 522 (d) (2)	300	300



In re Glenn L. Sanford & Gwendolyn Louise Baker,

Case No. \_\_\_\_\_  
(If known)

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					

0 continuation sheets attached

Subtotal	\$	0
(Total of this page)		
Total	\$	0
(Use only on last page)		

(Report total also on Summary of Schedules)

In re Glenn L. Sanford & Gwendolyn Louise Baker,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Glenn L. Sanford & Gwendolyn Louise Baker

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Spousal or Child Support

### TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.  Washington State Division of Child Support PO Box 11520 Tacoma, WA 98411	J	Consideration: Husband's support arrearage (partially disputed)				10,000	10,000
ACCOUNT NO.  Washington State Division of Child Support PO Box 11520 Tacoma, WA 98411		Consideration: Wife's support arrearage				600	600
ACCOUNT NO.  							
ACCOUNT NO.  							
ACCOUNT NO.  							
ACCOUNT NO.  							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors  
Holding Priority Claims

Subtotal ➤ (Total of this page)	\$ 10,600
Total ➤ (Use only on last page of the completed Schedule E.)	\$ 10,600

(Report total also on Summary of Schedules)

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Advance America 806 Summitview Avenue Yakima, WA 98902	J	Consideration: Payday Loan				1,425
ACCOUNT NO. AllianceOne 6565 Kimball Drive, #200 Gig Harbor, WA 98335	J	Consideration: Assigned Account				Unknown
ACCOUNT NO. Bank of The West 522 East Yakima Avenue Yakima, WA 98901	J	Consideration: Unsecured Loan				500
ACCOUNT NO. 1492 Beneficial 124 North Fair Avenue Gateway Center, Suite 101 Yakima, WA 98901	J					3,461

5 continuation sheets attached

Subtotal ➤ (Total of this page)	\$ 5,386
Total ➤ (Use only on last page)	\$

(Report total also on Summary of Schedules)

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
BENFCL/HFC 961 Weigel Drive Elmhurst IL 60126	J					Notice Only
ACCOUNT NO.						
Cascade Gas PO Box 34344 Seattle WA 98124	J					300
ACCOUNT NO.		Consideration: Payday Loan				
Cash A Check 1303 South 1st Street Yakima, WA 98901	J					230
ACCOUNT NO.		Consideration: Payday Loan				
Check Into Cash of Washington 901 Summitview Avenue, Suite 160 Yakima, WA 98902	J					460
ACCOUNT NO.		Consideration: Payday Loan				
Check N' Go 6 North Fair Avenue, Suite #113 Yakima, WA 98901	J					230

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 1,220  
(Total of this page)  
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Utilities				
City of Yakima Utility Services 129 No. 2nd Street Yakima, WA 98901	J					350
ACCOUNT NO.		Consideration: Daycare overpayment/Disputed				
Dept. of Social & Health Services Office of Financial Recovery PO Box 9501 Olympia WA 98507	J					1,709
ACCOUNT NO.		Consideration: Assigned Account				
Evergreen Financial Services P.O. Box 9073 Yakima, WA 98909	J					Unknown
ACCOUNT NO.		Consideration: Credit card debt				
First Premier 900 Delaware Suite 7 Sioux Falls, SD 57104	J					461
ACCOUNT NO. 4936						
Hooked On Phonics PO Box 5000 Clifton NJ 07015	J					524

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 3,044
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Money Tree 129 South 1st Street Yakima, WA 98901	J	Consideration: Payday Loan				1,043
ACCOUNT NO.  Providian PO Box 9007 Pleasanton CA 94566	J	Consideration: Credit card debt				Unknown
ACCOUNT NO. 7237  Providian PO Box 99604 Arlington TX 76096	J					5,834
ACCOUNT NO.  Quick Cash #823 711 Summitview Avenue Yakima, WA 98902	J	Consideration: Payday Loan				975
ACCOUNT NO.  SLFA 501 Bleeker Street Utica NY 13501	J	Consideration: Student Loan				5,064

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 12,916
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Social Security Administration PO Bo 3430 Philadelphia PA 19122-0430	J	Consideration: Over-payment				696
ACCOUNT NO.  Spokane County Prosecutor's Office Public Works Building, 1st Floor 1026 W. Broadway Avenue Spokane, WA 99260	J					Notice Only
ACCOUNT NO.  The Money Merchant 921 Summitview Yakima, WA 98902	J	Consideration: Payday Loan				230
ACCOUNT NO.  TriadFinancial 7711 Center Avenue, #250 Huntington Beach CA 92640	J					Unknown
ACCOUNT NO.  US Department of Education San Francisco Dept Coll Ctr 50 United Nations Plaza, #248 San Francisco CA 94102	J					Notice Only

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 926
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. WAMU/PRVDN PO box 9007 Pleasanton CA 94566	J	Consideration: Credit card debt				6,358
ACCOUNT NO. Washington First 501 Bleecker Street Utica NY 13501	J	Consideration: Student Loan				7,500
ACCOUNT NO. Yakima Adjustment Service P.O. Box 512 Yakima, WA 98907	J	Consideration: Assigned Account				Unknown
ACCOUNT NO. YCCS P.O. Box 9244 Yakima, WA 98909	J	Consideration: Assigned account				Unknown
ACCOUNT NO.						

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 13,858
(Total of this page)	
Total	\$ 37,350

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

Glenn L. Sanford & Gwendolyn Louise Baker

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Glenn L. Sanford & Gwendolyn Louise Baker  
In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Child	AGE 11
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	Operator	Advocate
Name of Employer	Filtrona	Triumph Treatment Center
How long employed	15 months	5 years
Address of Employer	Yakima, WA	Yakima, WA

**Income:** (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

d. Other (Specify: \_\_\_\_\_)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance

(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

\_\_\_\_\_

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,871

DEBTOR	SPOUSE
\$ 1,839	\$ 1,757
\$ 0	\$ 0

\$ 1,839	\$ 1,757
----------	----------

\$ 269	\$ 209
\$ 46	\$ 201
\$ 0	\$ 0
\$ 0	\$ 0

\$ 315	\$ 410
--------	--------

\$ 1,524	\$ 1,347
----------	----------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 0	\$ 0
------	------

\$ 1,524	\$ 1,347
----------	----------

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Glenn L. Sanford & Gwendolyn Louise Baker,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	595
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	135
Water and sewer	\$	62
Telephone	\$	70
Other <u>TV</u>	\$	50
Home maintenance (Repairs and upkeep)	\$	50
Food	\$	635
Clothing	\$	100
Laundry and dry cleaning	\$	0
Medical and dental expenses	\$	175
Transportation (not including car payments)	\$	425
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	125
Charitable contributions	\$	0
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0
Life	\$	0
Health	\$	0
Auto	\$	80
Other _____	\$	0
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0
Other <u>Daycare</u>	\$	134
Other _____	\$	0
Alimony, maintenance, and support paid to others	\$	0
Payments for support of additional dependents not living at your home	\$	0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0
Other <u>Haircuts/School/Misc.</u>	\$	105

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,741

## (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	2,871
B. Total projected monthly expenses	\$	2,741
C. Excess income (A minus B)	\$	130
D. Total amount to be paid into plan each _____ monthly _____	\$	0
(interval)		

# United States Bankruptcy Court

## Eastern District of Washington

In re Glenn L. Sanford & Gwendolyn Louise Baker  
Debtor

Case No. \_\_\_\_\_  
(If known)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0		
B - Personal Property	YES	3	\$ 2,262		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 10,600	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 37,350	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,871
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,741
Total Number of Sheets in ALL Schedules ▶		18			
			Total Assets ▶ 2,262		
				Total Liabilities ▶ 47,950	

In re Glenn L. Sanford & Gwendolyn Louise Baker  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19  
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 10/13/05

Signature /s/ Glenn L. Sanford  
Debtor

Date 10/13/05

Signature /s/ Gwendolyn Louise Baker  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF WASHINGTON**

Glenn L. Sanford & Gwendolyn Louise  
Baker

In Re \_\_\_\_\_  
(Name)

Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2005 (db) 11,036 Wages

2004 (db) 11,622 Wages

2003 (db) 19,454 Wages



AMOUNT	SOURCE (if more than one)
2005 (jdb)15,810	Wages
2004 (jdb)19,662	Wages
2003 (jdb)20,363	Wages

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

## 3. Payments to Creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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Division of Child  
Support wage  
directives for past  
due child support

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and Receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
VanNoy Culpepper Culpepper & Culpepper 601 N. 1st St., Ste A Yakima, WA 98901	10/12/05	\$150

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**10. Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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**11. Closed financial accounts**

None

☐

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS  
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR  
DIGITS OF ACCOUNT NUMBER,  
AND AMOUNT OF FINAL BALANCE

AMOUNT AND  
DATE OF SALE  
OR CLOSING

Bank of West

Checking \$600

\$600 - spring of  
2005

---

**12. Safe deposit boxes**

None

☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND  
ADDRESS OF BANK  
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF  
THOSE WITH ACCESS TO BOX  
OR DEPOSITORY

DESCRIPTION OF  
CONTENTS

DATE OF  
TRANSFER OR  
SURRENDER, IF ANY

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**13. Setoffs**

None

☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE  
OF  
SETOFF

AMOUNT  
OF  
SETOFF

---

**14. Property held for another person**

None

☒

List all property owned by another person that the debtor holds or controls.

NAME AND  
ADDRESS OF OWNER

DESCRIPTION AND  
VALUE OF PROPERTY

LOCATION OF PROPERTY

---

**15. Prior address of debtor**

None

☐

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

Yakima County  
only

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**16. Spouses and Former Spouses**

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

---

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME  
AND ADDRESSNAME AND ADDRESS  
OF GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

☒SITE NAME  
AND ADDRESSNAME AND ADDRESS  
OF GOVERNMENTAL UNITDATE OF  
NOTICEENVIRONMENTAL  
LAW

None  
☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18. Nature, location and name of business**

None  
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

TAXPAYER  
I.D. NO. (EIN)

ADDRESS

NATURE OF BUSINESS

BEGINNING AND  
ENDING DATES

None  
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/13/05

Signature of Debtor /s/ Glenn L. Sanford  
GLENN L. SANFORD

Date 10/13/05

Signature of Joint Debtor /s/ Gwendolyn Louise Baker  
GWENDOLYN LOUISE BAKER

-----  
**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**  
-----

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*  
-----

0 continuation sheets attached

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571**

Advance America  
806 Summitview Avenue  
Yakima WA 98902

AllianceOne  
6565 Kimball Drive 200  
Gig Harbor WA 98335

Bank of The West  
522 East Yakima Avenue  
Yakima WA 98901

Beneficial  
124 North Fair Avenue  
Gateway Center Suite 101  
Yakima WA 98901

BENFCLHFC  
961 Weigel Drive  
Elmhurst IL 60126

Cascade Gas  
PO Box 34344  
Seattle WA 98124

Cash A Check  
1303 South 1st Street  
Yakima WA 98901

Check Into Cash of Washington  
901 Summitview Avenue Suite 160  
Yakima WA 98902

Check N Go  
6 North Fair Avenue Suite 113  
Yakima WA 98901

City of Yakima  
Utility Services  
129 No 2nd Street  
Yakima WA 98901



Dept of Social Health Services  
Office of Financial Recovery  
PO Box 9501  
Olympia WA 98507

Evergreen Financial Services  
PO Box 9073  
Yakima WA 98909

First Premier  
900 Delaware Suite 7  
Sioux Falls SD 57104

Hooked On Phonics  
PO Box 5000  
Clifton NJ 07015

Money Tree  
129 South 1st Street  
Yakima WA 98901

Providian  
PO Box 9007  
Pleasanton CA 94566

Providian  
PO Box 99604  
Arlington TX 76096

Quick Cash 823  
711 Summitview Avenue  
Yakima WA 98902

SLFA  
501 Bleeker Street  
Utica NY 13501

Social Security Administration  
PO Bo 3430  
Philadelphia PA 19122-0430

Spokane County Prosecutors Office  
Public Works Building 1st Floor  
1026 W Broadway Avenue  
Spokane WA 99260

The Money Merchant  
921 Summitview  
Yakima WA 98902

TriadFinancial  
7711 Center Avenue 250  
Huntington Beach CA 92640

US Department of Education  
San Francisco Dept Coll Ctr  
50 United Nations Plaza 248  
San Francisco CA 94102

WAMUPRVDN  
PO box 9007  
Pleasanton CA 94566

Washington First  
501 Bleecker Street  
Utica NY 13501

Washington State  
Division of Child Support  
PO Box 11520  
Tacoma WA 98411

Yakima Adjustment Service  
PO Box 512  
Yakima WA 98907

YCCS  
PO Box 9244  
Yakima WA 98909

# United States Bankruptcy Court

## Eastern District of Washington

In re Glenn L. Sanford & Gwendolyn Louise Baker

Case No. \_\_\_\_\_

Chapter 13

Debtor(s)

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 2,000

Prior to the filing of this statement I have received ..... \$ 150

Balance Due ..... \$ 1,850

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  
per "Fee Agreement"

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

10/13/05

*Date*

/s/ VanNoy Culpepper

*Signature of Attorney*

Culpepper & Culpepper

*Name of law firm*